DETAILED ACTION

1. This communication is a First Action Non-Final on the merits. Claims 1-39, as originally filed, are currently pending and have been considered below.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. Claims 10 and 11 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 10 and 11 recite the limitation "ratio is provided of the residual value of the vehicle, based on a lease term and interest rate which are the same as the purchase term and interest rate, to the MSRP value of the vehicle". It is unclear exactly how the ratio claimed is calculated because it is not sufficiently explained in the specification of this application. Appropriate correction is required.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

5.   Claims 1-3, 12, 17, 18, 20-22, 31, and 36, 37, and 39 are rejected under 35

U.S.C. 103(a) as being unpatentable over Johnson (US 2002/0082860) in view of

Green et al. (6,041,310).

As per claim 1, Johnson discloses "A vehicle lease or purchase evaluation

system comprising:

a computer (pg. 3, ¶ 54; via personal computers);

a database of vehicle information (pg. 4, ¶ 62; via databases contain information

on vehicles);

a computer program configured to run in the computer and having access to the

database of vehicle information (pg. 4, ¶ 57; via software programs) ;

"the computer program configured to calculate a monthly payment given a term

and interest rate" (pg. 5, ¶ 67-69; via determine the payment terms [monthly payment]

for the lease given the number of months for the lease and interest rate)

Johnson, however, fails to explicitly disclose, "the computer program configured

to provide a list of vehicles having a monthly payment falling within a user defined

range". Green et al. discloses a method and system for automobile transactions having

"the computer program configured to provide a list of vehicles having a monthly

payment falling within a user defined range (col. 10, line 1; via selections are made on

the price range and narrows the query by indicating how much he would like to pay for

the vehicle).

Therefore it would have been obvious to one of ordinary skill in the pertinent art

at the time the invention was made to modify the method and system for generating

automated quotes of Johnson to include the method of listing vehicles having a monthly

payment falling within a user defined range as taught by Green et al. because if a

customer is shopping around to purchase a vehicle they would want to have the ability

to budget for the cost of the vehicle every month.

As per claim 2, Johnson further discloses, "the monthly payment is a purchase

payment" (pg. 5, ¶ 73; via loan payments).

As per claim 3, Johnson further discloses, "the monthly payment is a lease

payment" (pg. 5, ¶ 73; via leases)

As per claim 12, Johnson discloses all of the elements of the claimed invention

but fails to explicitly disclose "a user defined down payment may be entered to assess

its affect on the monthly payment". Green et al. discloses a method and system for

automobile transactions having a "a user defined down payment that may be entered to

assess its affect on the monthly payment" (col. 14, line 16; via determine monthly

payment amounts reflective of any down payment)

Therefore it would have been obvious to one of ordinary skill in the pertinent art

to modify the method and system for generating automated quotes of Johnson to

include the method of listing vehicles entering a user defined down payment to calculate

a monthly payment as taught by Green et al. because the amount of down payment put

on the car will ultimately affect the amount that the leaser or purchaser will have to pay

monthly.

As per claim 17, Johnson further discloses "the program computes an offer

amount for a selected vehicle based on a monthly payment amount and dealer profit"

(pg, 1, ¶ 3; via in order to generate specific payment terms for the lease the lessor may need to consider the amount of money it will make off the lease (a profit margin) as well as a monthly payment over a certain number of months).

As per claim 18, Johnson further discloses "the program is configured to compute a confirmation selling price and lease payment for a selected vehicle given a dealer provide selling price; lease payment; residual amount and interest rate and a user provide term" (pg, 1 ¶ 8; via terms for a lease for a leased piece of equipment, including cost, residual value, term for the lease, down payment information, desired rate of return, specific lending and borrowing interest rates)

As per claim 20, Johnson discloses, "A method of evaluating a vehicle lease or purchase comprising the steps of:

providing a computer program a database of vehicle information" (pg. 4, ¶ 62; via databases contain information on vehicles)

"providing the computer program a user defined term (pg. 1, ¶ 8; via soliciting form a client terms for a lease);

"providing the computer program a user defined interest rate" (pg. 1, ¶ 8; via interest rates);

Johnson, however, fails to explicitly disclose "providing the computer program a range of monthly payment, and listing all the vehicles contained in the database which fall within the monthly payment range". Green et al. discloses a method and system for automobile transactions for "providing the computer program a range of monthly payment, and listing all the vehicles contained in the database which fall within the

monthly payment range" (col. 10, line 1; via selections are made on the price range and narrows the query by indicating how much he would like to pay for the vehicle).

Therefore it would have been obvious to one of ordinary skill in the pertinent art to modify the method and system for generating automated quotes of Johnson to include the method of listing vehicles having a monthly payment falling within a user defined range as taught by Green et al. because if a customer is shopping around to purchase a vehicle they would want to be able to budget for the cost of the vehicle every month.

As per claim 21, Johnson further discloses "the monthly payment is a purchase payment" (pg. 5, ¶ 73; via loan payments).

As per claim 22, Johnson further discloses "the monthly payment is a lease payment" (pg. 5, ¶ 73; via leases)

As per claim 31, Johnson discloses all of the elements of the claimed invention but fails to explicitly disclose "a user defined down payment may be entered to assess its affect on the monthly payment". Green et al. discloses a method and system for automobile transactions having a "a user defined down payment may be entered to assess its affect on the monthly payment" (col. 14, line 16; via determine monthly payment amounts reflective of any down payment)

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of Johnson to include the method of listing vehicles entering a user defined down payment to calculate a monthly payment as taught by Green et al.

because the amount of down payment put on the car will ultimately affect the amount

that the leaser or purchaser will have to pay monthly.

As per claim 36, Johnson further discloses "the program computes an offer

amount for a selected vehicle based on a monthly payment amount and dealer profit"

(pg, 1, ¶ 3; via in order to generate specific payment terms for the lease the lessor may

need to consider the amount of money it will make off the lease (a profit margin) as well

as a monthly payment over a certain number of months).

As per claim 37, Johnson further discloses "the program is configured to compute

a confirmation selling price and lease payment for a selected vehicle given a dealer

provide selling price; lease payment; residual amount and interest rate and a user

provide term" (pg, 1 ¶ 8; via terms for a lease for a leased piece of equipment, including

cost, residual value, term for the lease, down payment information, desired rate of

return, specific lending and borrowing interest rates)

As per claim 39, Johnson discloses "An internet vehicle lease or purchase

evaluation system, the system comprising:

a viewer computer configured for internet connection" (pg. 4, ¶ 57; via to carry

out the present invention over the internet, the client computer may also have some

software programs contained it the main memory);

"a server computer configured for internet connection and the display of web

page content which includes a computer program request hyperlink" (pg. 3, ¶ 50; via

servers on the internet and links to other servers and files;

"a computer program configured to be transmitted through the internet from the
server computer to the viewer computer when the computer program request hyperlink
is clicked" (pg. 3, ¶ 50; via upon specification of a link by the user, the client makes a
TCP/IP request to a web server and receives information which may be another web
page or software program),

"wherein said computer program includes internet access to a database of
vehicle information" (pg. 4, ¶ 62; via databases contain information on vehicles)

"the computer program configured to calculate a monthly payment given a term
and interest rate" (pg. 5, ¶ 67-69; via determine the payment terms [monthly payment]
for the lease given the number of months for the lease and interest rate)

Johnson, however, fails to explicitly disclose "the computer program configured
to provide a list of vehicles having a monthly payment falling within a user defined
range". Green et al. discloses a method and system for automobile transactions having
"the computer program configured to provide a list of vehicles having a monthly
payment falling within a user defined range (col. 10, line 1; via selections are made on
the price range and narrows the query by indicating how much he would like to pay for
the vehicle).

Therefore it would have been obvious to one of ordinary skill in the pertinent art
to modify the method and system for generating automated quotes of Johnson to
include the method of listing vehicles having a monthly payment falling within a user
defined range as taught by Green et al. because if a customer is shopping around to

purchase a vehicle they would want to be able to budget for the cost of the vehicle every month.

6.   Claims 4-9, 13-15, 19, 23-28, 32-34, and 38 rejected under 35 U.S.C. 103(a) as being unpatentable over the Johnson and Green et al. combination as applied to claims 1 and 20 above, and further in view of Cars.com (2002).

As per claim 4, the Johnson and Green et al, combination discloses all of the elements of the claimed invention but fails to explicitly disclose "the vehicles may be sorted by a column selected from the group consisting of monthly payment; MSRP; Make, and Model". Cars.com discloses a car buying system where "the vehicles may be sorted by a column selected from the group consisting of monthly payment; MSRP; Make, and Model" (Advanced Search; this page shows where the database may be searched by sorting through make, model and price where the price could be a monthly payment and How to use the new car buying service/get new dealer price quote; #4; this shows a listing of a car selection that also shows the MSRP value for the vehicle).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where the vehicles may be sorted by monthly payment, MSRP, Make and Model as taught by Cars.com because these are all things that a customer would want to know when purchasing a car in addition to the generation of a quote for the lease or purchase of the car.

As per claim 5, the Johnson and Green et al, combination discloses all of the elements of the claimed invention but fails to explicitly disclose that "the vehicles may be sorted by one or more selected vehicle features". Cars.com discloses a car buying system where ""the vehicles may be sorted by one or more selected vehicle features" (Advanced search; user may input optional search terms like "manual" or "diesel" which suggests that the vehicles may also be sorted by features).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where the vehicles may be sorted by one or more selected vehicle features as taught by Cars.com because these are all things that a customer would want to know when purchasing a car in addition to the generation of a quote for the lease or purchase of the car.

As per claim 6, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "the vehicles may be filtered by selecting one or more features which the listed vehicles must have". Cars.com discloses a car buying system where "the vehicles may be filtered by selecting one or more features which the listed vehicles must have" (Advanced search; user may input optional search terms like "manual" or "diesel" which suggests that the vehicles may also be sorted by features. This feature of the system will filter the results based on the features selected by the car buyer).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating

automated quotes of the Johnson and Green et al. combination to include where the vehicles may be filtered by selecting one or more features which the listed vehicles must have as taught by Cars.com because a customer would want to be able to search through cars that specifically has the features that they want.

As per claim 7, the Johnson and Green combination discloses all of the elements of the claimed invention but fails to explicitly disclose, "two of the listed vehicles may be selected by the user for a more detailed comparison". Cars.com discloses a car buying system having "two of the listed vehicles may be selected by the user for a more detailed comparison" (Research; via you can also compare prices and specs for up to four new vehicles at once).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where two of the listed vehicles may be selected by the user for a more detailed comparison as taught by Cars.com because a customer would want to be able to compare similar cars so that they may be able to decide which one would better suit their needs.

As per claim 8, the Johnson and Green combination discloses all of the elements of the claimed invention but fails to explicitly disclose, "the detailed comparison takes the form of a graphical display". Cars.com discloses a car buying system having a "detailed comparison that takes the form of a graphical display" (Compare these models side by side).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where the detailed comparison takes the form of a graphical display as taught by Cars.com because a customer would want to be able to compare similar cars so that they may decide which one would better suit their needs and using a graphical display to do that would make it easier for the customer to view the detailed comparisons.

As per claim 9, the Johnson and Green combination discloses all of the elements of the claimed invention but fails to explicitly disclose "the database contains data on all vehicles available for lease or purchase in the United States". Cars.com discloses a car buying system having a "database contains data on all vehicles available for lease or purchase in the United States" (About Cars.com; via complete local and national inventories of new and used vehicles).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where the database contains data on all vehicles available for lease or purchase in the United States as taught by Cars.com because a customer would want to view all cars that are available for sale in the United States in order to make a better informed decision about exactly which car that they want.

As per claim 13, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "a user defined trade-in

amount may be entered to assess its affect on the monthly payment". Cars.com

discloses a car buying system having "a user defined trade-in amount that may be

entered to assess its affect on the monthly payment" (Incentives comparison calculator;

a user may put in a trade in value along with other information in order to compute a

monthly payment).

Therefore it would have been obvious to one of ordinary skill in the pertinent art

at the time the invention was made to modify the method and system for generating

automated quotes of the Johnson and Green et al. combination to include where a user

defined trade-in amount may be entered to assess its affect on the monthly payment as

taught by Cars.com because a customer would want see how much a trade in value

would affect the amount that they would have to pay each month.

As per claim 14, the Johnson and Green et al. combination discloses all of the

elements of the claimed invention but fails to explicitly disclose "a user defined dealer

rebate may be entered to assess its affect on the monthly payment". Cars.com

discloses a car buying system having "a user defined dealer rebate that may be entered

to assess its affect on the monthly payment" (Incentives comparison calculator; a user

may put in a rebate value along with other information in order to compute a monthly

payment).

Therefore it would have been obvious to one of ordinary skill in the pertinent art

at the time the invention was made to modify the method and system for generating

automated quotes of the Johnson and Green et al. combination to include where a user

defined rebate may be entered to assess its affect on the monthly payment as taught by

Cars.com because a customer would want see how much a rebate value would affect the amount that they would have to pay each month.

As per claim 15, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "a user defined factory incentive amount may be entered to assess its affect on the monthly payment or dealer profit". Cars.com discloses a car buying system having "a user defined factory incentive amount may be entered to assess its affect on the monthly payment or dealer profit" (Incentives comparison calculator; a user may put in a rebate value along with other information in order to compute a monthly payment, where factory incentives can include rebates see Customer Incentives).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where a user defined factory incentive may be entered to assess its affect on the monthly payment as taught by Cars.com because a customer would want see how much a factory incentive would affect the amount that they would have to pay each month.

As per claim 19, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "the program is configured to compute a monthly payment depending on a cash back offer from a dealer with a first dealer provided interest rate versus taking the cash back and obtaining a third party loan at a second user provided interest rate, both for a user provided term". Cars.com discloses a car buying system having the program is

configured to compute a monthly payment depending on a cash back offer from a

dealer with a first dealer provided interest rate versus taking the cash back and

obtaining a third party loan at a second user provided interest rate, both for a user

provided term" (Incentives Comparison Calculator; This feature allows you to compute 2

separate options for obtaining a car, which includes the cash back offer and the

financing option. User may put in any values that they want to calculate monthly

payments)

       Therefore it would have been obvious to one of ordinary skill in the pertinent art

at the time the invention was made to modify the method and system for generating

automated quotes of the Johnson and Green et al. combination to include where the

program is configured to compute a monthly payment depending on a cash back offer

from a dealer with a first dealer provided interest rate versus taking the cash back and

obtaining a third party loan at a second user provided interest rate, both for a user

provided term as taught by Cars.com because a customer would want see how to

compare the two options in order to decide how they would like to purchase the car.

       As per claim 23, the Johnson and Green et al, combination discloses all of the

elements of the claimed invention but fails to explicitly disclose "the vehicles may be

sorted by a column selected from the group consisting of monthly payment;

MSRP; Make, and Model". Cars.com discloses a car buying system where "the

vehicles may be sorted by a column selected from the group consisting of monthly

payment; MSRP; Make, and Model" (Advanced Search; this page shows where the

database may be searched by sorting through make, model and price where the price

could be a monthly payment and How to use the new car buying service/get new dealer

price quote; #4; this shows a listing of a car selection that also shows the MSRP value

for the vehicle).

Therefore it would have been obvious to one of ordinary skill in the pertinent art

at the time the invention was made to modify the method and system for generating

automated quotes of the Johnson and Green et al. combination to include where the

vehicles may be sorted by monthly payment, MSRP, Make and Model as taught by

Cars.com because these are all things that a customer would want to know when

purchasing a car in addition to the generation of a quote for the lease or purchase of the

car.

As per claim 24, the Johnson and Green et al, combination discloses all of the

elements of the claimed invention but fails to explicitly disclose that "the vehicles

may be sorted by one or more selected vehicle features". Cars.com discloses a car

buying system where ""the vehicles may be sorted by one or more selected vehicle

features" (Advanced search; user may input optional search terms like "manual" or

"diesel" which suggests that the vehicles may also be sorted by features).

Therefore it would have been obvious to one of ordinary skill in the pertinent art

at the time the invention was made to modify the method and system for generating

automated quotes of the Johnson and Green et al. combination to include where the

vehicles may be sorted by one or more selected vehicle features as taught by Cars.com

because these are all things that a customer would want to know when purchasing a car

in addition to the generation of a quote for the lease or purchase of the car.

As per claim 25, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "the vehicles may be filtered by selecting one or more features which the listed vehicles must have". Cars.com discloses a car buying system where "the vehicles may be filtered by selecting one or more features which the listed vehicles must have" (Advanced search; user may input optional search terms like "manual" or "diesel" which suggests that the vehicles may also be sorted by features. This feature of the system will filter the results based on the features selected by the car buyer).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where the vehicles may be filtered by selecting one or more features which the listed vehicles must have as taught by Cars.com because a customer would want to be able to search through cars that specifically has the features that they want.

As per claim 26, the Johnson and Green combination discloses all of the elements of the claimed invention but fails to explicitly disclose, "two of the listed vehicles may be selected by the user for a more detailed comparison". Cars.com discloses a car buying system having "two of the listed vehicles may be selected by the user for a more detailed comparison" (Research; via you can also compare prices and specs for up to four new vehicles at once).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating

automated quotes of the Johnson and Green et al. combination to include where two of

the listed vehicles may be selected by the user for a more detailed comparison as

taught by Cars.com because a customer would want to be able to compare similar cars

so that they may be able to decide which one would better suit their needs.

As per claim 27, the Johnson and Green combination discloses all of the

elements of the claimed invention but fails to explicitly disclose, "the detailed

comparison takes the form of a graphical display". Cars.com discloses a car buying

system having a "detailed comparison that takes the form of a graphical display"

(Compare these models side by side).

Therefore it would have been obvious to one of ordinary skill in the pertinent art

at the time the invention was made to modify the method and system for generating

automated quotes of the Johnson and Green et al. combination to include where the

detailed comparison takes the form of a graphical display as taught by Cars.com

because a customer would want to be able to compare similar cars so that they may be

able to decide which one would better suit their needs and using a graphical display to

do that would make it easier for the customer to view the detailed comparisons.

As per claim 28, the Johnson and Green combination discloses all of the

elements of the claimed invention but fails to explicitly disclose "the database contains

data on all vehicles available for lease or purchase in the United States". Cars.com

discloses a car buying system having a "database contains data on all vehicles

available for lease or purchase in the United States" (About Cars.com; via complete

local and national inventories of new and used vehicles).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where the database contains data on all vehicles available for lease or purchase in the United States as taught by Cars.com because a customer would want to be able to view all cars that are available for sale in the United States in order to make a better informed decision about exactly which car that they want.

As per claim 32, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "a user defined trade-in amount may be entered to assess its affect on the monthly payment". Cars.com discloses a car buying system having "a user defined trade-in amount that may be entered to assess its affect on the monthly payment" (Incentives comparison calculator; a user may put in a trade in value along with other information in order to compute a monthly payment).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where a user defined trade-in amount may be entered to assess its affect on the monthly payment as taught by Cars.com because a customer would want see how much a trade in value would affect the amount that they would have to pay each month.

As per claim 33, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "a user defined dealer

rebate may be entered to assess its affect on the monthly payment". Cars.com discloses a car buying system having "a user defined dealer rebate that may be entered to assess its affect on the monthly payment" (Incentives comparison calculator; a user may put in a rebate value along with other information in order to compute a monthly payment).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where a user defined rebate may be entered to assess its affect on the monthly payment as taught by Cars.com because a customer would want see how much a rebate value would affect the amount that they would have to pay each month.

As per claim 34, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "a user defined factory incentive amount may be entered to assess its affect on the monthly payment or dealer profit". Cars.com discloses a car buying system having "a user defined factory incentive amount may be entered to assess its affect on the monthly payment or dealer profit" (Incentives comparison calculator; a user may put in a rebate value along with other information in order to compute a monthly payment, where factory incentives can include rebates see Customer Incentives).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where a user

defined factory incentive may be entered to assess its affect on the monthly payment as taught by Cars.com because a customer would want see how much a factory incentive would affect the amount that they would have to pay each month.

As per claim 38, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "the program is configured to compute a monthly payment depending on a cash back offer from a dealer with a first dealer provided interest rate versus taking the cash back and obtaining a third party loan at a second user provided interest rate, both for a user provided term". Cars.com discloses a car buying system having the program is configured to compute a monthly payment depending on a cash back offer from a dealer with a first dealer provided interest rate versus taking the cash back and obtaining a third party loan at a second user provided interest rate, both for a user provided term" (Incentives Comparison Calculator; This feature allows you to compute 2 separate options for obtaining a car, which includes the cash back offer and the financing option. User may put in any values that they want to calculate monthly payments)

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include where the program is configured to compute a monthly payment depending on a cash back offer from a dealer with a first dealer provided interest rate versus taking the cash back and obtaining a third party loan at a second user provided interest rate, both for a user

provided term as taught by Cars.com because a customer would want see how to

compare the two options in order to decide how they would like to purchase the car.

7.   Claims 10 and 29 are rejected under 35 U.S.C. 103(a) as being unpatentable

over the Johnson and Green et al. combination as applied to claims 1 and 20 above,

and further in view of Harless et al. (2002).

       As per claim 10, the Johnson and Green et al. combination discloses all of the

elements of the claimed invention but fails to explicitly disclose "for each vehicle listed a

ratio is provided of the residual value of the vehicle, based on a lease term and interest

rate which are the same as the purchase term and interest rate, to the MSRP value of

the vehicle" Harless et al. discloses a ratio for dealer cost factor (pg. 271, ¶ 1, via the

ratio of dealer wholesale cost to MSRP)

       Therefore it would have been obvious to one of ordinary skill in the pertinent art

at the time the invention was made to modify the method and system for generating

automated quotes of the Johnson and Green et al. combination to include the ratio of

dealer wholesale cost to MSRP as taught by Harless et al because this ratio will add

another feature that will help the customer make a decision on which car to purchase.

       Claim 29, recites equivalent limitations to claim 10 and is, therefore, rejected

using the same art and rationale as set forth above.

8.   Claim 11 is rejected under 35 U.S.C. 103(a) as being unpatentable over the

Johnson and Green et al. and Harless et al. combination as applied to claim 10 above,

and further in view of Cars.com.

As per claim 11, the Johnson Green et al, and Harless et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "the vehicles may be sorted by a column selected from the group consisting of monthly payment; ratio; MSRP; Make, and Model". Cars.com discloses a car buying system where "the vehicles may be sorted by a column selected from the group consisting of monthly payment; MSRP; Make, and Model" (Advanced Search; this page shows where the database may be searched by sorting through make, model and price where the price could be a monthly payment and How to use the new car buying service/get new dealer price quote; #4; this shows a listing of a car selection that also shows the MSRP value for the vehicle. The ratio may be listed as well).

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. and Harless et al. combination to include the vehicles may be sorted by a column selected from the group consisting of monthly payment; MSRP; Make, and Model as taught by Cars.com since the ratio is also a useful feature to assess a decision to purchase a particular car it should also used to sort the selections.

Claim 30 recites equivalent limitations to claim 11 and is therefore rejected using the same art and rationale as set forth above.

9.   Claims 16 and 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Johnson and Green et al. combination as applied to claims 1 and 20 above, and further in view of Edmunds.com (2001).

As per claim 16, the Johnson and Green et al. combination discloses all of the elements of the claimed invention but fails to explicitly disclose "a user defined holdback amount may be entered to assess its affect on the monthly payment". Edmunds.com discloses calculating an invoice using a holdback discount (Dealer holdback; pg. 2; This section displays the percentages that would be used in calculating a holdback value for a particular vehicle. This value may also be entered into a monthly payment calculator to determine its affect on monthly payment)

Therefore it would have been obvious to one of ordinary skill in the pertinent art at the time the invention was made to modify the method and system for generating automated quotes of the Johnson and Green et al. combination to include the dealer hold back calculation as taught by Edmunds.com because a customer would want see how much a dealer holdback value would affect the amount that they would have to pay each month.

Claim 35 recites equivalent limitations to claim 16 and is therefore rejected using the same art and rationale as set forth above.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Candice D. Carter whose telephone number is (571) 270-5105. The examiner can normally be reached on Monday-Friday (7:30-5:00) with First Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Lynda Jasmin can be reached on (572) 272-3033. The fax phone number

for the organization where this application or proceeding is assigned is 571-273-8300.

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/Elaine Gort/
Primary Examiner, Art Unit 3627

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